

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RUBY M HENDERSON

Debtor(s)

Case No. 15-35231

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2015.
- 2) The plan was confirmed on 03/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/21/2018.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,135.74.
- 10) Amount of unsecured claims discharged without payment: \$38,326.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,155.00
Less amount refunded to debtor	\$786.12

NET RECEIPTS: **\$25,368.88**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,678.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,155.27
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,833.27**

Attorney fees paid and disclosed by debtor: \$1,322.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS National Services	Unsecured	1,944.87	NA	NA	0.00	0.00
CHASE CARD MEMBER SERVICE	Unsecured	3,711.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	779.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	4,387.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	178,252.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	880.00	769.52	769.52	769.52	0.00
DISCOVER BANK	Unsecured	13,325.52	15,253.37	15,253.37	15,253.37	0.00
GLOBAL CREDIT & COLLECTION CO	Unsecured	2,146.82	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	178,252.00	80,334.01	80,334.01	0.00	0.00
LORD & TAYLOR	Unsecured	2,019.10	NA	NA	0.00	0.00
MEYER & NJUS	Unsecured	2,063.28	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	2,146.82	2,146.82	2,146.82	0.00
MIDLAND FUNDING	Unsecured	353.00	358.61	358.61	358.61	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,826.00	10,920.36	10,920.36	0.00	0.00
PNC BANK	Unsecured	10,355.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	385.00	385.00	385.00	0.00
PRA RECEIVABLES MGMT	Unsecured	91.00	137.11	137.11	137.11	0.00
QUANTUM3 GROUP LLC	Unsecured	2,485.00	2,485.18	2,485.18	2,485.18	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$80,334.01	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$80,334.01	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,455.97	\$21,535.61	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,833.27</u>	
Disbursements to Creditors	<u>\$21,535.61</u>	
TOTAL DISBURSEMENTS :		<u>\$25,368.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.